

Fill in this information to identify the case:

Debtor 1 Toni-Marie BarbineDebtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 25-10744

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank N.A. as s/b/m to First Niagara Bank N.A. Court claim no. (if known): n/aLast 4 digits of any number you use to
identify the debtor's account:3 0 8 8

Date of payment change:

Must be at least 21 days after date
of this notice04/15/2025

New total payment:

\$ 193.68

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☒ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)Reason for change: Per contract terms, days in monthly billing cycle varies month-to-month; principal balance, interest and fees change based upon debit/credit transactionsCurrent mortgage payment: \$ 206.11New mortgage payment: \$ 193.68

Debtor 1 Toni-Marie Barbine Case number (if known) 25-10744
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Reilly Fiske Date 03/24/2025
Signature

Print: Reilly Fiske Title Senior Specialist
First Name Middle Name Last Name

Company KeyBank N.A.

Address 4910 Tiedeman Road
Number Street
Brooklyn OH 44144
City State ZIP Code

Contact phone 866-325-9723 Email bk_specialists@keybank.com

UNITED STATES BANKRUPTCY COURT
Eastern District of Pennsylvania (Philadelphia)

In Re: Toni-Marie Barbine

Case No. 25-10744

Debtor(s).

Chapter 13

CERTIFICATE OF SERVICE

I hereby certify that on March 24, 2025, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtor(s) Attorney
DANIEL T. MCGRORY

Trustee
KENNETH E. WEST

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

Debtor
Toni-Marie Barbine
29 Eagle Road
Phoenixville, PA 19460

/s/Reilly Fiske
Bankruptcy Specialist
KeyBank N.A.